

Section 3: Banking Today

ANSWERS

Banking Today: Guided Reading and Review Activity Answers

A. As You Read

1. money management strategies which are really to pay for goods and services
2. all types of financial instruments such as savings accounts, certificates of deposit, money orders
3. money orders
4. saving money
5. banking loans
6. banking mortgages
7. banking credit cards
8. Commercial banks, which traditionally provided commercial businesses with checking services, savings deposits, certificates of deposit.
9. Savings and loan associations, which originally offered loans from their a general fund of members deposits, now offer many of the same services as commercial banks.
10. Savings banks, traditionally mutual savings banks providing deposits, offer a type of checking and loan that pays interest.
11. Credit unions are cooperative banking associations for particular groups, such as employees of a company, that provide checking services.

B. Reviewing Key Terms

1. federal money available for the U.S. economy
2. the ability to use cash or, at difficulty, convert to cash
3. the money in checking accounts
4. a financial goods company that sells insurance, provides government or corporate funds
5. a banking system that keeps cash in branches, safely secured vaults and the reserves
6. money you bank with
7. cooperative unions that is used to buy and store
8. a fund consisting of federal reserve funds and investments on the bank's portfolio to pay for loans, goods, and services

Section Banking Today Guided Answers

Deborah B. Proctor



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